



Save the
date!

Annual Meeting

March 4th, 2024

Please join us at our annual meeting!

We are happy to announce that our annual meeting will now be held at our normal date and time on the first Monday of March.

As in the past, all members attending will receive an appreciation gift as well as entries for door prize drawings.

Dinner will be served starting at 5:15 PM. The meeting will begin at 6:00 PM and will be held in Building 137 at the Tuscaloosa VA Medical Center.

Reservations are required. Call or stop by either branch to make reservations no later than December 31st.

Tuscaloosa VA FCU Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at WWW.TVACU.COM or we will mail you a free copy upon request if you call us at (205) 556-7819.

★ Nominations ★

The Nominating Committee of Tuscaloosa VA Federal Credit Union has nominated the following individuals to fill two 3-year terms on the Board of Directors and submits the same to the Secretary of the Board:

Ms. Nina Cephus – Incumbent

Ms. Cephus has served on the Board of Directors since 1995, providing guidance necessary to ensure the credit union remains viable and meets the needs of our membership. Her dedication and commitment are demonstrated through the endless time and effort she devotes to fulfill her responsibilities as a volunteer, and her leadership and contributions are invaluable

Ms. Gwendolyn Wilson – Incumbent

Ms. Wilson has been a member of the credit union since 1997, serving on the Board of Directors since 2005 and as Board Secretary for a number of years. She worked at the Tuscaloosa VA Medical Center as a nurse practitioner for 20 years and retired in 2018. She obtained a Doctorate of Nursing Practice degree from the University of Alabama in August 2015. Ms. Wilson's leadership as Board member is invaluable, and her commitment to the credit union and its members is unwavering.

Nominations may also be made by petition signed by a minimum of 33 members. Nominations by petition should be sent to:

Secretary of the Board
Tuscaloosa VA FCU
P.O. Box 70400
Tuscaloosa, AL 35404

All petitions for nomination must be received by December 31st

The election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled

MAIN BRANCH

V.A. Medical Center (Building 2)
3701 Loop Road East • (205) 556-7819
Mon-Fri 8 am – 4 pm
V.A. Payday Fridays 8 am – 5 pm
(Drive Thru Only)

MAILING ADDRESS FOR BOTH LOCATIONS

PO Box 70400
Tuscaloosa, AL 35407

NORTHPORT BRANCH

Essex Square Shopping Center
(205) 556-4575
Mon-Fri 9 am – 5 pm
(Closed for lunch from 1-2 pm daily)
Drive Thru Open Until 5:30 pm

This branch closes at 4 pm on the
4th Wednesday of each month for training



Fall 2023

Vehicles

Description	*APR as low as	Term
New Cars, Trucks, Vans (2020 and Newer)	3.74% - 4.99%	24 to 84 months
Used Cars, Trucks, Vans (2013-2019)	5.99% - 7.24%	24 to 84 months

DISCOUNT: Closed-end consumer loans qualify for a ¼% discount with the set-up of automatic payments for the term of the loan, unless it is a promotional rate. Ask a loan officer for details.

Recreational Vehicles

Description	*APR as low as	Term
Boat, Motorcycle, RV, Travel Trailer/Camper, ATV, Watercraft, Tractor	6.99% - 7.74%	24 to 72 months

Personal Loans

Description	*APR as low as	Term
Signature (Unsecured)	9.99% - 10.49%	24 to 48 months
Savings/CD Secured	2.00% + current dividend rate	N/A

Rates based on Loan to Value and your creditworthiness
* The APR (Annual Percentage Rate) applicable to your account is determined by your creditworthiness and the term of the loan. ** Certain terms and amounts are based on the collateral type and model year. *** Term includes a 30 year Amortization
Rates Current as of 11/07/2023



Found your perfect car?
No need to shop around for
financing. Stay with us.
We'll match your rate!

Some restrictions may apply.